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10 CREDIT PROTECTION ASSOCIATION  
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UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION

29 KRISTEN HYLAND, ) Case No.: C 10-00232  
30 Plaintiffs, )  
31 vs. ) STIPULATION AND PROTECTIVE  
32 CREDIT PROTECTION ASSOCIATION, ) ORDER RE CREDIT PROTECTION  
33 Defendants. ) ASSOCIATION'S CONFIDENTIAL  
34 ) AND PROPRIETARY INFORMATION  
35 ) Hon. Laurel Beeler  
36 )  
37 ) Complaint Filed: January 19, 2010

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39 WHEREAS Plaintiff has demanded inspection of certain Credit Protection  
40 Association ("CPA") internal policies, procedures, training materials, and/or operating  
41 guidelines, and underlying agreements;

42 WHEREAS CPA's internal policies, procedures, training materials, operating  
43 guidelines and underlying agreements are trade and business secrets, and are confidential  
44 and sensitive proprietary information, the confidentiality of which is strictly safeguarded  
45 by CPA; and

1           WHEREAS information regarding CPA's policies, procedures, training materials,  
2 operating guidelines, and underlying agreements, if freely produced, would compromise  
3 CPA's confidential and proprietary information;

4           WHEREFORE the parties hereby stipulate and agree to be bound by the following  
5 Protective Order:

6           1.       Except as may be otherwise provided by further order of the Court, CPA's  
7 policies, procedures, training materials, operating guidelines, and underlying agreements,  
8 including any and all, memoranda discussing the same, and deposition or declaration  
9 testimony concerning the same, shall be disclosed only to "Qualified Persons" including  
10 (a) counsel of record engaged in the preparation of plaintiff's case for trial, including  
11 partners, associate attorneys, and support staff; (b) expert witnesses, if any, retained by  
12 plaintiff or his attorneys to assist in the preparation of this case for trial; and (c) plaintiff.  
13 Other than the Qualified Persons specified above, no person shall be provided access to  
14 documents or transcripts disclosing CPA's policies, procedures, and guidelines.

15           2.       CPA shall label as "Confidential" information concerning its policies,  
16 procedures, training materials, and operating guidelines that it contends is subject to this  
17 Order. When confidential information is attached to, contained in, or is incorporated in a  
18 deposition transcript or declaration, the cover page and the confidential portions of the  
19 transcript or declaration and any confidential exhibits shall be labeled "Confidential."

20           3.       Any information designated "Confidential" shall be made available only to  
21 Qualified Persons who shall have read this Order and who shall agree to be bound by the  
22 terms thereof and who shall agree to maintain said information in confidence and not to  
23 use or reveal the same to anyone other than a Qualified Person and to use the same only  
24 in connection with the trial or preparation for trial of this proceeding.

25           4.       All documents containing confidential information which are filed in the  
26 action shall be filed in a sealed envelope on which shall be stated the title of the action to  
27 which it pertains, an indication of the nature of the contents of such sealed envelope, the  
28 word "CONFIDENTIAL" and a statement substantially in the following form:

1  
2 "This envelope is sealed pursuant to Court Order and contains Confidential  
3 Information filed in this proceeding and is not to be opened or the contents  
thereof to be displayed or revealed except by further Court Order."  
3

4 A confidential envelope shall not be opened without further Court Order except by  
5 counsel of record who shall return the document to the Court or Clerk of the Court in a  
6 sealed envelope marked as aforesaid.

7 5. All documents containing confidential information and notes or other  
8 records regarding the contents thereof shall be maintained in the custody of counsel of  
9 record for the parties, and no partial or complete copies thereof shall be retained by  
10 anyone else, except such experts who have complied with the requirements of Paragraph  
11 6, infra, who may retain documents on a temporary basis for purposes of study, analysis,  
12 and preparation of the case.

13 6. An expert witness must, prior to receipt of confidential information, sign a  
14 written agreement in the following form:

15 "I hereby acknowledge that I, [name], [position of employment], am about  
16 to receive confidential information. I certify my understanding that such  
17 information is to be provided to me pursuant to the terms and restrictions of  
18 the Court's Order in the above entitled action, **Kristen Hyland v. Credit**  
**Protection Association**, that I have been given a copy of and have read said  
19 Order and agree to be bound by the terms thereof. I understand that such  
information and any copies I make of any documentary material containing  
confidential information or any notes or other records that may be made  
regarding any of such information shall not be disclosed to others, except  
20 'Qualified Persons' as defined in such Order."

21 7. If persons are deposed regarding confidential information in this action,  
22 only Qualified Persons, the witness being deposed, the court reporter, and other parties  
23 and their counsel shall be present.

24 8. As used herein, the term "confidential information" includes documents of  
25 every kind and all extracts therefrom and summaries thereof. In the event of a dispute  
26 over what constitutes "confidential information," documents or other information  
27 designated as such by CPA shall continue to receive the protections of this order unless  
28 and until the Court orders otherwise.

1       9. This Stipulation and Protective Order shall not prevent any party from  
2 using the confidential information at the trial in this action without prior notice to the  
3 other party.

4       10. At the conclusion of this litigation, all of the documents constituting  
5 confidential information (with the exception of plaintiff's attorneys' and experts' work  
6 product), including all copies, shall be returned to counsel for CPA and all confidential  
7 information in an electronic form, format or electronic version of any kind shall be  
8 destroyed. Plaintiff's attorneys and plaintiff's experts will confirm in writing that they  
9 have destroyed all work product containing confidential information and they have  
10 destroyed all confidential information in an electronic form, format or electronic version  
11 of any kind.

12       11. Any violation or threatened violation of this Stipulation and Protective  
13 Order shall be grounds for immediate injunctive relief and/or sanctions as the Court may  
14 deem appropriate.

15       SO STIPULATED.

16       DATED: July 26, 2010

HINSHAW & CULBERTSON LLP

17       By: /s/ David Ian Dalby  
18                    David I. Dalby  
19                    Attorneys for Defendant  
                  Credit Protection Association

20       DATED: July 26, 2010

KROHN & MOSS

22       By: /s/ Ryan S. Lee  
23                    Ryan Scott Lee  
24                    Attorneys for Plaintiff  
                  Kristen Hyland

## ORDER

GOOD CAUSE APPEARING THEREFOR, IT IS HEREBY ORDERED THAT  
the foregoing Protective Order be entered by this Court.

SO ORDERED.

Dated: July 31, 2010

WBC

## United States Magistrate Judge